

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Mohammed R. Uddinalam</u>     | Social Security number or ITIN | xxx-xx-5291 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Nasren Sultana</u>            | Social Security number or ITIN | xxx-xx-8475 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 22-13940-JNP                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mohammed R. Uddinalam

Nasren Sultana

8/19/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mohammed R. Uddinalam  
Nasren Sultana  
Debtors

Case No. 22-13940-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Form ID: 318

Total Noticed: 73

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2022:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db/jdb    | + Mohammed R. Uddinalam, Nasren Sultana, 128 Amon Avenue, Gloucester City, NJ 08030-1824                                 |
| 519581879 | + Amex/Bankruptcy Dept, Attn: Correspondence/Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540                      |
| 519581898 | Comenity Bank / Ikea Visa, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125                                 |
| 519581901 | + Comenity Bank/TSA/Sports Authority, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125                      |
| 519581904 | + First Electronic Bank/GFSCS Retail, Po Box 4499, Beaverton, OR 97076-4499  |
| 519581910 | + Mitchell Malzberg, Esq., PO Box 5122, 6 East Main Street, Suite 7, Clinton, NJ 08809-2627                              |
| 519581912 | + Mitchell Malzberg, Esq., Re: CAM L 001873-19, PO Box 5122, 6 East Main Street, Suite 7, Clinton, NJ 08809-2627         |
| 519581911 | + Mitchell Malzberg, Esq., Re: RAAB Family Partnership, PO Box 5122, 6 East Main Street, Suite 7, Clinton, NJ 08809-2627 |
| 519581914 | + New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331  |
| 519581913 | + New Jersey American Water, 1 Water Street, Camden, NJ 08102-1658   |
| 519581916 | + RAAB Family Partnership, L.P., 201 Harvard Ave., Westville, NJ 08093-1444  |
| 519581917 | + RAAB Family Partnership, LP, 108 Otter Branch Drive, Magnolia, NJ 08049-1557   |
| 519581919 | + Saldutti Law Group, Attn: Robert L. Saldutti, Esq., 1040 N Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925        |
| 519581922 | + South Jersey Gas Company, Attn: Ms Linda DiMarco, 1 South Jersey Plaza, Folsom, NJ 08037-9100                          |
| 519581924 | + Sunrun Inc. (Solar), 717 17th Street, 5th Floor, Denver, CO 80202-3330   |
| 519581939 | + TDRCS/Raymour & Flanigan, Attn: Bankruptcy Dept, Po Box 130, Liverpool, NY 13088-0130                                  |
| 519581945 | + Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy Dept, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438    |

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov             | Aug 19 2022 20:49:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov      | Aug 19 2022 20:49:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519581877 | + Email/PDF: bncnotices@becket-lee.com          | Aug 19 2022 20:53:07 | Amex, Attn: Correspondence/Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540  |
| 519581878 | + Email/PDF: bncnotices@becket-lee.com          | Aug 19 2022 20:53:07 | Amex/Bankruptcy, Attn: Correspondence/Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540   |
| 519581880 | + Email/Text: bankruptcy@pepcoholdings.com      | Aug 19 2022 20:48:00 | Atlantic City Electric, Attn: Bankruptcy Division, 5 Collins Drive Suite 2133, Carneys Point, NJ 08069-3600                          |
| 519581893 | Email/Text: Bankruptcy.RI@Citizensbank.com      | Aug 19 2022 20:47:00 | Citizens Bank, Attn: Bankruptcy Dept, One Citizens Dr, Providence, RI 02903  |
| 519581881 | + Email/Text: caineweiner@ebn.phinsolutions.com | Aug 19 2022 20:48:00 | Caine & Weiner, Attn: Bankruptcy Dept, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  |
| 519581882 | + EDI: CAPITALONE.COM                           |                      |  |

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|-----------|-----------------------|----------------------|--|
|           |                       | Aug 20 2022 00:38:00 | Capital One, Attn: Bankruptcy Dept, P.O. Box 30285, Salt Lake City, UT 84130-0285  |
| 519581883 | + EDI: CAPITALONE.COM |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Capital One Bank (USA) N.A., Attn: Bankruptcy Department, 4851 Cox Road, Glen Allen, VA 23060-6293                                       |
| 519581884 | + EDI: CAPITALONE.COM |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Capital One Bank USA N.A., Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285  |
| 519581885 | + EDI: CAPITALONE.COM |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Capital One/Walmart, Attn: Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 519581886 | + EDI: JPMORGANCHASE  |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Chase Card Services/JC Penneys, Po Box 15369, Wilmington, DE 19850-5369  |
| 519581887 | + EDI: CITICORP.COM   |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  |
| 519581888 | EDI: CITICORP.COM     |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108   |
| 519581889 | + EDI: CITICORP.COM   |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk Dept, Po Box 790034, St Louis, MO 63179-0034                                      |
| 519581890 | + EDI: CITICORP.COM   |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Citibank/Best Buy, Attn: Bankruptcy Dept, P.O. Box 790034, St Louis, MO 63179-0034   |
| 519581891 | + EDI: CITICORP.COM   |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Citibank/Sears, Attn: Bankruptcy Dept, Po Box 790034, St Louis, MO 63179-0034  |
| 519581892 | + EDI: CITICORP.COM   |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034                                |
| 519581894 | + EDI: COMCASTCBLCENT |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Comcast Cable Communications, LLC, c/o Bankruptcy Department, One Comcast Center, 1701 John F Kennedy Blvd., Philadelphia, PA 19103-2899 |
| 519581895 | EDI: WFNNB.COM        |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Comenity - Capital Bank / Pier, Attn: Bankruptcy Department, PO Box 18125, Columbus, OH 43218-2125                                       |
| 519581896 | EDI: WFNNB.COM        |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Comenity - Piercing Pagoda, Attn: Bankruptcy Department, PO Box 18125, Columbus, OH 43218-2125   |
| 519581897 | EDI: WFNNB.COM        |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Comenity Bank - Boscovs, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043   |
| 519581899 | EDI: WFNNB.COM        |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Comenity Bank / Pier 1 Imports, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  |
| 519581900 | + EDI: WFNNB.COM      |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Comenity Bank/Fashion Bug, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125   |
| 519581902 | + EDI: WFNNB.COM      |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Comenitybank/New York & Company, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125   |
| 519581909 | + EDI: CITICORP.COM   |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Macys/fdsb, Attn: Bankruptcy Dept, 9111 Duke Boulevard, Mason, OH 45040  |
| 519581903 | + EDI: DISCOVER.COM   |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Discover Financial, Attn: Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025  |
| 519581905 | + EDI: PHINGENESIS    |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Genesis / Fab - Retail, Attn: Bankruptcy Department, PO Box 4477, Beaverton, OR 97076-4401   |
| 519581906 | + EDI: PHINGENESIS    |                      |  |
|           |                       | Aug 20 2022 00:38:00 | Genesis Bankcard Services, Attn: Bankruptcy Department, PO Box 4477, Beaverton, OR   |

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|           |   |                      | 97076-4401   |
| 519581907 | + EDI: PHINGENESIS  | Aug 20 2022 00:38:00 | Genesis FS Card/Kay Jewelers, Attn: Bankruptcy Department, PO Box 4499, Beaverton, OR 97076-4499         |
| 519581908 | + EDI: CITICORP.COM   | Aug 20 2022 00:38:00 | Macys/DSNB/FDSB, Attn: Bankruptcy Dept, 9111 Duke Boulevard, Mason, OH 45040-8999                        |
| 519581915 | EDI: PRA.COM  | Aug 20 2022 00:38:00 | Portfolio Recovery Associates, LLC, Attn: Bankruptcy Dept, 120 Corporate Boulevard, Norfolk, VA 23502    |
| 519581925 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | SYNC/Walmart, Attn: Bankruptcy Dept, PO Box 965024, Orlando, FL 32896-5024                               |
| 519581920 | + EDI: CITICORP.COM   | Aug 20 2022 00:38:00 | Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217  |
| 519581921 | + Email/Text: clientservices@simonsagency.com               | Aug 19 2022 20:49:00 | Simon's Agency, Inc., Attn: Bankruptcy Dept, Po Box 5026, Syracuse, NY 13220-5026                        |
| 519581923 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Aug 19 2022 20:48:00 | Specialized Loan Servicing, LLC, Attn: Bankruptcy Dept, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386 |
| 519581928 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Syncb/Pep Boys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060                             |
| 519581929 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Syncb/Toys R Us, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060                            |
| 519581927 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Syncb/jcp, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060                                  |
| 519581926 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Syncb/jcp, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064                                  |
| 519581930 | EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Syncb/walmart, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060                        |
| 519582079 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021             |
| 519581931 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Synchrony Bank / Ashley Furniture, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064    |
| 519581932 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Synchrony Bank/JCPenney, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060                    |
| 519581933 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060                       |
| 519581934 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Synchrony Bank/MC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060                          |
| 519581935 | + EDI: RMSC.COM   | Aug 20 2022 00:38:00 | Synchrony/HSN, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060                              |
| 519581936 | EDI: TDBANKNORTH.COM  | Aug 20 2022 00:38:00 | TD Bank, 1701 Marlton Pike East Suite 200, Cherry Hill, NJ 08003   |
| 519581937 | EDI: TDBANKNORTH.COM  | Aug 20 2022 00:38:00 | TD Bank, PO Box 8400, Lewiston, ME 04243   |
| 519581938 | EDI: TDBANKNORTH.COM  | Aug 20 2022 00:38:00 | TD Bank, N.A., Attn: Bankruptcy Dept, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243                 |
| 519581942 | Email/Text: TFS_Agency_Bankruptcy@toyota.com                | Aug 19 2022 20:48:00 | Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855                                      |
| 519581940 | + Email/Text: marisa.sheppard@timepayment.com               | Aug 19 2022 20:49:00 | Timepayment Corp, LLC., Attn: Bankruptcy Dept, 200 Summit Drive, Suite 100, Burlington, MA 01803-5274    |

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| 519581941 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | Aug 19 2022 20:48:00 | Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 259001, Plano, TX 75025-9001           |
| 519581943 | + EDI: WFHOME                                  | Aug 20 2022 00:38:00 | Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001          |
| 519581944 | + EDI: WFHOME                                  | Aug 20 2022 00:38:00 | Wells Fargo Home Mortgage, Attn: Bankruptcy Department, PO Box 10335, Des Moines, IA 50306-0335 |
| 519581946 | + EDI: WFCCSBK                                 | Aug 20 2022 00:38:00 | Wffnatbank, Attn: Bankruptcy Dept, Po Box 51193, Los Angeles, CA 90051-5493                     |

TOTAL: 56

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 519581918 | ##+           | Raymour & Flanigan, P.O. Box 731, Mahwah, NJ 07430-0731 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2022 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| Andrew Finberg      | on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com   |
| Andrew Finberg      | trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com   |
| Denise E. Carlon    | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| S. Daniel Hutchison | on behalf of Joint Debtor Nasren Sultana sdhteamlaw@outlook.com<br>backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com  |
| S. Daniel Hutchison | on behalf of Debtor Mohammed R. Uddinalam sdhteamlaw@outlook.com<br>backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com   |
| U.S. Trustee        | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 6